

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Frank Szczepanski

Case No.: 1-18-00829HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

Creditor Name:	PennyMac
Court Claim Number:	7
Last Four of Loan Number:	6467
Property Address if applicable:	7082 Church Rd

**PART 2: CURE AMOUNT**

**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$534.41
b.	Prepetition arrearages paid by the trustee:	\$534.41
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$534.41

**PART 3: POSTPETITION MORTGAGE PAYMENT**

Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: April 27, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re:      Frank Szczepanski

Case No.: 1-18-00829HWV

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**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on April 27, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Michael Caum, Esquire  
PO Box 272  
Shrewsbury PA 17361

**Served by First Class Mail**

PennyMac Loan Servicing, Inc  
6101 Condor Dr  
Suite 200  
Moorpark CA 93021

Frank Szczepanski  
7082 Church Rd  
Felton PA 17322

I certify under penalty of perjury that the foregoing is true and correct.

Date: April 27, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 18-00829      FRANK S SZCZEPANSKI, JR.

PENNYMAC LOAN SERVICES, LLC

P.O. BOX 660929  
DALLAS, TX 75266-0929

Sequence: 24

Modify:

Filed Date: 8/7/2018 12:00:00AM  
Hold Code:

Acct No: 6467/PRE ARREARS/7082 CHI

Amt Sched:	\$174,853.76	Debt:	\$534.41	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$534.41	Accrued Int:	\$0.00
				Balance Due:	\$0.00

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>	<u>DisbDescrp</u>
<b>5200 PENNYMAC LOAN SERVICES, LLC</b>									
520-0	PENNYMAC LOAN SERVICES, LLC		11/03/2020	1223541	\$17.66	\$0.00	\$17.66	11/27/2020	
520-0	PENNYMAC LOAN SERVICES, LLC		10/15/2020	1222733	\$121.50	\$0.00	\$121.50	10/27/2020	
520-0	PENNYMAC LOAN SERVICES, LLC		09/17/2020	1221737	\$121.50	\$0.00	\$121.50	09/30/2020	
520-0	PENNYMAC LOAN SERVICES, LLC		08/12/2020	1220677	\$121.50	\$0.00	\$121.50	09/01/2020	
520-0	PENNYMAC LOAN SERVICES, LLC		07/07/2020	1219631	\$121.50	\$0.00	\$121.50	07/27/2020	
520-0	PENNYMAC LOAN SERVICES, LLC		06/02/2020	1218604	\$30.75	\$0.00	\$30.75	06/12/2020	
Sub-totals:									
Grand Total:									